

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Paul Steger
For:	AUTOMATED CHECK VERIFICATION AND TRACKING SYSTEM
Reissue of U.S. Patent No.	5,925,865
Issued:	July 20, 1999

Assistant Commissioner for  
Patents  
*Box Reissue*  
Washington, D.C. 20231

**"EXPRESS MAIL" CERTIFICATE**

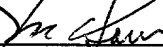
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Dear Sir:

**PRELIMINARY AMENDMENT**

Please amend Claims 1, 3-5, 7, 8, 10 and 11 of the original patent as follows:

1. (Amended) An apparatus for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments held by a purchaser and the authority of the purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:

[a terminal for use by the merchant at a point of sale.]  
a bar code scanner electrically coupled to [said] a local terminal for  
reading the bar code printed on the one negotiable instrument;  
means for automatically determining an underwriting institution routing



on each of the negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:

- 10 [a terminal for use by the merchant at a point of sale;]  
a bar code scanner electrically coupled to [said] a local terminal for reading the bar code printed on the one negotiable instrument, said bar code scanner capable of reading a bar code printed on a driver's license, and further comprising means for printing a reproduction of the driver's license bar code on a receipt for
- 15 correlating said negotiable instrument presented to the merchant and said driver's license bar code with said receipt;  
means for automatically determining an underwriting institution routing code and an account number from the bar code, said means for determining located in said local terminal;
- 20 means for automatically deriving a security code from the encrypted security information contained in the bar code, said means located in said local terminal;  
means, on said local terminal, for receiving a security code [from] entered by the purchaser;  
a modem electrically coupled to said local terminal in transmitting and
- 25 receiving electrical communication therewith; and  
a [bi-directional underwriting institution switch] remote terminal computer electrically coupled to said modem and capable of automatically establishing electrical communication with the underwriting institution based on the underwriting institution routing code contained in the bar code [for verification of the account number and the security code of said purchaser; and
- 30 a display screen attached to said terminal for displaying a transaction information to the merchant].

- 5 5. (Amended) A method for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments and the authority of a purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said

account, comprising the steps of:

- 10                   a)     reading the bar code printed on the one negotiable instrument;
- b)     deriving an underwriting institution code from the bar code;
- c)     deriving an account number from the bar code;
- d)     deriving a security code from the encrypted security information  
                            in the bar code;
- 15                   d1)    entering a security code; and
- e)     automatically contacting the appropriate underwriting institution  
                            based on the underwriting institution code contained in the bar  
                            code[;
- f)     transmitting the account number and the security code to the  
20                   appropriate underwriting institution;
- g)     receiving account status information from the underwriting  
                            institution only when the security code and the account number  
                            are verified; and
- h)     displaying the account status information].

6.     The method of Claim 5 wherein step (e) comprises a software routine using a look-up table containing underwriting institution codes and corresponding underwriting institution contact information for automatically establishing communication with the appropriate underwriting institution.

7. (Amended) The method of Claim 5 wherein step (e) comprises [a financial institution switch which automatically and in real time contacts] contacting automatically and in real time the proper underwriting institution based on the underwriting institution code.

8. (Amended) The method of Claim 5 further including the step of [having] including the account information and encrypted security information contained in said bar code for use in future processing of the transaction.

9.     The method of Claim 5 further including the steps of reading bar code information from a driver's license, automatically determining driver's license information from the driver's license bar code, and automatically verifying the driver's license information.

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5 10. (Amended) A method for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments and the authority of a purchaser to issue said one negotiable instrument[s] against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said account, comprising the steps of:

- 10 a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code from the bar code;
- c) deriving an account number from the bar code;
- d) deriving a security code from the encrypted security information in the bar code;
- 15 e) automatically contacting the appropriate underwriting institution based on the underwriting institution code contained in the bar code;
- f) transmitting the account number and the security code to the appropriate underwriting institution; and
- 20 g) [receiving account status information from the underwriting institution only when the security code and the account number are verified;
- h) displaying the account status information; and] reading bar code information from a driver's license and printing a reproduction of the driver's license bar code on a receipt for correlating said negotiable instrument presented to the merchant and said driver's license bar code with said receipt.
- 25

5 11. (Amended) A method for automatically accessing [and verifying with] an underwriting institution for verifying the status of an account underlying one of a negotiable plurality of instruments and the authority of a purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and security information contained in a bar code printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an

authorized issuer of said one negotiable instrument against said account, comprising the steps of:

- a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code form the bar code;
- 5 c) deriving an account number from the bar code;
- d) deriving an encrypted security code form the bar code;
- d1) storing a plurality of distinct underwriting institution codes and corresponding underwriting institution contact information;
- 10 d2) providing a [bi-directional] device at said underwriting institution [switch] for automatically establishing communication with the underwriting institution issuing the one of the plurality of negotiable instruments presented by the purchaser based on institution code information contained in the bar code on said one negotiable instrument; and
- 15 e) automatically contacting the appropriate underwriting institution issuing the one negotiable instrument based on the underwriting institution code contained in the bar code[;
- f) transmitting the account number and personal identification number to the appropriate underwriting institution;
- 20 g) receiving account status information from the underwriting institution; and
- h) displaying the account status information].

Prior to examination, please add the following new claims to the reissue application.

12. A method of accessing a destination using a code, comprising:  
inputing a code into a device;  
transmitting the code for processing thereof;  
using the code to determine a destination; and  
5 causing a connection to be made to the destination based on the code.

13. The method of claim 12 further including processing the code by using the code as an entry into a look-up table to identify a corresponding destination.

14. The method of claim 13 further including scanning a bar code and processing the bar code to provide corresponding electrical signals, and using the electrical signals to access the look-up table.

15. The method of claim 13 wherein said look-up table includes bar code information referencing a destination accessible through a communication network.

16. The method of claim 12 further including accessing a communication network to reach the destination.

17. The method of claim 16 further including accessing the communication network using a modem.

18. The method of claim 12 further including using a computer coupled to a communications network to receive the transmitted code, and processing the code by said computer, and accessing a destination by communicating through the communications network,

19. The method of claim 12 further including using a switch to reach a destination based on the code.

20. The method of claim 12 further including transmitting electrical signals corresponding to the code over a communication network to a switch, and causing the switch to determine the destination based on the code.

21. A method of connecting a user computing device to one of a plurality of remote processing systems available for communication over a network comprising:

- a) reading a data carrier modulated with an index;
- b) accessing a database with the index, the database comprising a plurality of records that link an index to a pointer which identifies a remote computer on the network;
- c) extracting a pointer from the database as a function of the index;

and

- d) using the pointer to establish communication with the remote processing system identified thereby.

22. The method of Claim 21 wherein the step of reading a data carrier modulated with an index comprises the step of reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

23. The method of Claim 22 wherein the step of reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises scanning a bar code symbol encoded with the index.

24. The method of Claim 21 wherein the index is at least a portion of a Universal Product Code.

25. The method of Claim 21 wherein the index is at least a portion of a EAN code.

26. The method of Claim 21 wherein the steps of accessing a database and extracting a pointer therefrom are carried out on the user computing device.

27. A system comprising:

- a. a user computing device;
  - b. an input device associated with the user computing device, configured to read a data carrier modulated with an index;
  - c. means for storing a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system;
- wherein the user computing device comprises:

means for accessing the database to extract a pointer



from the database as a function of the index; and means for using the pointer to establish communication with the remote processing system identified thereby.

28. The system of Claim 27 wherein the user input device comprises means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

29. The system of Claim 28 wherein the means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises means for scanning a bar code symbol encoded with the index.

30. The system of Claim 27 wherein the input device is configured to read an index comprising at least a portion of a Universal Product Code.

31. The system of Claim 27 wherein the input device is configured to read an index comprising at least a portion of a EAN code.

32. The system of Claim 27 wherein the means for storing a database is located on the user computing device.

33. The system of Claim 27 wherein the means for using the pointer to establish communication with the remote computer identified thereby executes automatically by the user computer device without user intervention.

34. A user computing device comprising:  
a. an device configured to read a data carrier modulated with an index; and  
b. computer processing means for executing software program adapted to:

utilize the index to access a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system; retrieve from the database a pointer as a function of the index; and use the pointer to establish communication with the remote computer identified thereby.

35. The user computing device of Claim 34 wherein the user input device comprises means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index.

36. The user computing device of Claim 35 wherein the means for reading a light pattern emanating from an object and demodulating the light pattern to obtain the index comprises means for scanning a bar code symbol encoded with the index.

37. The user computing device of Claim 34 wherein the input device is configured to read an index comprising at least a portion of a Universal Product Code.

38. The user computing device of Claim 34 wherein the input device is configured to read an index comprising at least a portion of a EAN code.

39. The user computing device of Claim 34 wherein the software program is adapted to utilize the index to access a database located on the user computing device.

40. The user computing device of Claim 34 wherein the software program is adapted to use the pointer to establish communication with the remote computer identified thereby automatically without user intervention.

## REMARKS

Claims 1-11 from the original patent are pending. Claims 1, 3-8 and 11 are amended hereinabove. New Claims 12-40 are pending. Applicant requests that the new claims added to the reissue application be examined in view of the prior art submitted herewith, as well as other prior art determined to be relevant by the examiner. The support for the new claims added to the reissue application is as follows.

### **Claim 1 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps described in col. 5, lines 35-51.

### **Claim 3 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

### **Claim 4 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 5 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 7 (Amended)**

This amendment converts the original claim 7 to a process step.

#### **Claim 8 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed

as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps described at col. 2, lines 13 and 34-35.

#### **Claim 10 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

#### **Claim 11 (Amended)**

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A “bidirectional underwriting institution switch” (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

## **Claim 12**

Support in the specification for the limitations of claim 12 are found in the text of the reissue application beginning at column 4, line 33. Here, a bar code is input into a device, which in the described embodiment is a computer terminal. The bar code is transmitted to a financial institution switch for processing. This limitation of claim 12 is described at column 4, between lines 43-58.

The limitation of claim 12 of using the bar code to determine a destination is described at column 4, between lines 56-64; as well as at column 5, between lines 9-17.

The limitation of claim 12 which causes a connection to be made to the destination based on the code is disclosed at column 5, between lines 44-51.

## **Claim 13**

The limitations of claim 13 are described at column 5, between lines 9-17.

## **Claim 14**

The limitations of claim 14 are supported by the specification of the reissue application at column 4, between lines 52-55; as well as at column 5, between lines 44-51.

## **Claim 15**

The limitations of claim 15 are found in column 4, between lines 13-18 and between lines 33-42; as well as column 5 between lines 9-17.

## **Claim 16**

The limitations of claim 16 are found in the reissue application at column 5, between lines 9-17; and column 4, between lines 52-55.

#### Claim 17

The limitations of claim 17 are supported in the specification of the reissue application at column 4, between lines 56-67.

#### Claim 18

The limitations of claim 18 are supported in the reissue specification at column 4, between lines 33-67.

#### Claim 19

The limitation of claim 19 is supported at column 5, between lines 44-47.

#### Claim 20

The limitations of claim 20 are supported by the specification at column 4, between lines 43-67; and column 5, between lines 44-47.

#### Claim 21

The limitations of claim 21 are supported by the specification, set forth as follows:

21. A method of connecting a user computing device (**Col. 4, line 35**) to one of a plurality of remote processing systems (**Col. 5, line 46**) available for communication over a network (**Col. 4, lines 56-67**) comprising:

- a) reading (**Col. 4, line 34**) a data carrier (**Col. 3, line 45**) modulated with an index **Col. 3, line 45**;
- b) accessing a database with the index, the database comprising a plurality of records that link an index to a pointer which identifies a remote computer on the network **Col. 4, lines 43-51**;

- c) extracting a pointer from the database as a function of the index **(Col. 4, lines 43-51)**; and
- d) using the pointer to establish communication with the remote processing system identified thereby **(Col. 5, lines 44-51)**.

#### **Claim 22**

The limitations of claim 22 are supported by the specification at column 4, lines 16-19.

#### **Claim 23**

The limitations of claim 23 are supported by the specification at column 4, lines 16-19.

#### **Claim 24**

The limitations of claim 24 are supported by the specification at column 4, line 18.

#### **Claim 25**

The limitations of claim 25 are supported by the specification at column 4, line 18.

#### **Claim 26**

The limitations of claim 26 are supported by the specification at column 4, lines 43-51.

#### **Claim 27**

The limitations of claim 27 are supported by the specification, set forth as follows:

A system comprising:

- a. a user computing device **(Col. 4, line 35)**;



- b. an input device associated with the user computing device (**Col. 4, lin 39**), configured to read a data carrier modulated with an index (**Col. 3, line 45**);
- c. means for storing a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system (**Col. 4, lines 43-51**);
- wherein the user computing device comprises:
- means for accessing the database to extract a pointer from the database as a function of the index; and means for using the pointer to establish communication with the remote processing system identified thereby (**Col. 5, lines 44-51**).

#### **Claim 28**

The limitations of claim 28 are supported by the specification at column 4, lines 16-19.

#### **Claim 29**

The limitations of claim 29 are supported by the specification at column 4, lines 16-19.

#### **Claim 30**

The limitations of claim 30 are supported by the specification at column 4, line 18.

#### **Claim 31**

The limitations of claim 31 are supported by the specification at column 4, line 18.

### Claim 32

The limitations of claim 32 are supported by the specification at column 4, lines 43-51.

### Claim 33

The limitations of claim 33 are supported by the specification at column 5, lines 35-51.

### Claim 34

The limitations of claim 34 are supported by the specification at

A user computing device (**Col. 4, line 35**) comprising:

a. an device configured to read a data carrier modulated with an index (**Col. 4, line 34**); and

b. computer processing means for executing software program adapted to (**Col. 4, lines 43-51**):

utilize the index to access a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system (**Col. 4, lines 43-51**);

retrieve from the database a pointer as a function of the index (**Col. 4, lines 43-51**); and

use the pointer to establish communication with the remote computer identified thereby (**Col. 5, lines 44-51**).

### Claim 35

The limitations of claim 35 are supported by the specification at column 4, lines 16-19.

### Claim 36

The limitations of claim 36 are supported by the specification at column 4, lines 16-18.

**Claim 37**

The limitations of claim 37 are supported by the specification at column 4, line 18.

**Claim 38**

The limitations of claim 38 are supported by the specification at column 4, line 18.

**Claim 39**

The limitations of claim 39 are supported by the specification at column 4, lines 43-51.

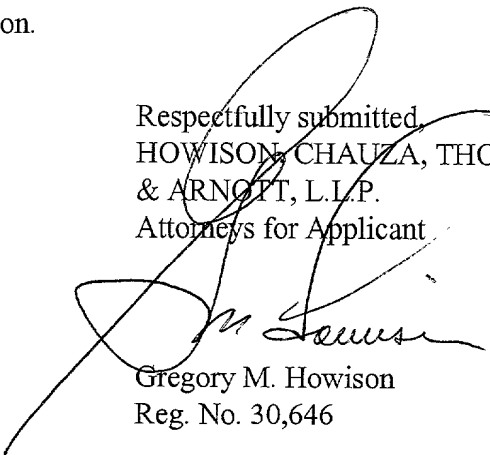
**COPIED CLAIMS**

Assignee brings to the Examiner's attention that Claims 21-40 have been substantially copied from US Patent No. 6, 199,048, issued March 6, 2002.

**CONCLUSION**

It is submitted that the claims newly added to the reissue application are fully supported by the specification.

Respectfully submitted,  
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